

Exhibit 9



William E. McDonald
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T: (248) 822-7807

December 14, 2021

Via UPS Overnight Delivery and Email

Shawn Nevin
America's Moneyline, Inc.
42 Calle Mattis
San Clemente, CA 92673
Shawn.Nevin@myaml.com

RE: Breach of Wholesale Broker Agreement

Dear Shawn:

We represent United Wholesale Mortgage, LLC ("UWM") in connection with America's Moneyline, Inc.'s ("you") compliance with its Wholesale Broker Agreement ("Agreement"). You are in breach of your Agreement with UWM because you have submitted and continue to submit mortgage loans and/or mortgage loan applications to Rocket Mortgage. We demand that you immediately cease submitting mortgage loans and/or mortgage loan applications to Rocket Mortgage and otherwise violating your Agreement and pay UWM the applicable liquidated damages due under the Agreement. UWM has suspended all new business with you until you cease submitting mortgage loans and/or mortgage loan applications to Rocket Mortgage and you pay the liquidated damages owed under the Agreement. If you fail to issue payment for the liquidated damages owed under the Agreement, we will pursue all appropriate remedies available under the Agreement and applicable law.

Under Section 3.03(x) of the Agreement, you agreed that you would "not submit a mortgage loan or mortgage loan application to Rocket Mortgage or Fairway Independent Mortgage for review, underwriting, purchase, and/or funding" (the "All-In Provision"). Despite this requirement, and your agreement in Section 2.02 of the Agreement to "follow all practices and procedures required by UWM," it is our understanding that you have submitted over 380 mortgages to Rocket Mortgage (f/k/a Quicken Loans) since agreeing to the All-In Provision. These actions are direct violations of the Agreement. You are the only broker to have so egregiously breached these contractual requirements.

You agreed, under Section 7.30 of the Agreement, that "in the event of a violation of Section 3.03(x)," you must "pay to UWM the greater of (i) Five Thousand Dollars (\$5,000.00) per loan closed with Rocket Mortgage," or "(ii) Fifty Thousand Dollars (\$50,000.00), as liquidated damages for such breach without the need for proof of damages by UWM." Based on the information currently known to us, UWM is entitled to at least \$1,900,000.00 in liquidated damages under the Agreement for the more than 380 mortgage loans you submitted to Rocket

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Mortgage after agreeing to the All-In Provision. Please forward payment for that amount to UWM within the next 10 business days.

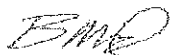
Should you fail to forward the payment recited above, UWM will exercise its other available contractual remedies to recoup its liquidated damages. For example, recall that under Section 5.03 of the Agreement, UWM has the right of set-off. Under that right, "UWM may deduct any fees, penalties, damages, or other sums owed by [you] to UWM hereunder from the purchase price or loan funding of any Mortgage Loans purchased from [you] and/or funded by UWM." Further, "UWM may also withhold, set-off and apply any fees, expenses, tolerance cures or other matters otherwise due and payable to [you] to any obligations of [you] to UWM. UWM shall have the right to withhold any fees or payments until . . . [you have] performed all of [your] obligations under this agreement." If UWM does not receive payment of the liquidated damages recited above, UWM will immediately begin exercising its set-off rights as to any amounts currently due to you.

Further, pursuant to Section 7.06(a) and (d), due to your blatant breach of the Agreement, UWM has suspended any new business with you until you (1) stop submitting mortgage loans and/or mortgage loan applications to Rocket Mortgage and (2) pay the liquidated damages discussed above. Should you fail to do so, UWM will pursue all available contractual and legal remedies to recover its damages under the Agreement, including recovery of attorney's fees under Section 7.16 of the Agreement. Pursuant to Section 7.15 of the Agreement, if legal action against you becomes necessary, UWM will file suit against you in the Circuit Court of Oakland County, Michigan or the United States District Court for the Eastern District of Michigan, Southern Division.

In summary, because you submitted mortgage loans to certain parties in violation of UWM's All-In Provision, you are in breach of the Agreement and must pay \$1,900,000.00 in liquidated damages to UWM. We demand you make that payment within 10 business days from the date of this letter. If you fail to make that payment, UWM will begin setting off the amount of its liquidated damages from any fees or payments currently owed to you and will be forced to take legal action against you, in which we will seek recovery of all other contractual and legal damages to which UWM is entitled, including attorney's fees.

If you believe UWM's understanding regarding your breach of the Agreement is incorrect in any respect, or if you would otherwise like to discuss this matter further, please contact me at your earliest convenience. If you are currently represented by counsel, please have them contact me immediately.

Very Truly Yours,



William E. McDonald, III

Cc: Adam Wolfe, UWM Chief Legal Officer
Bill Stone, UWM Deputy General Counsel